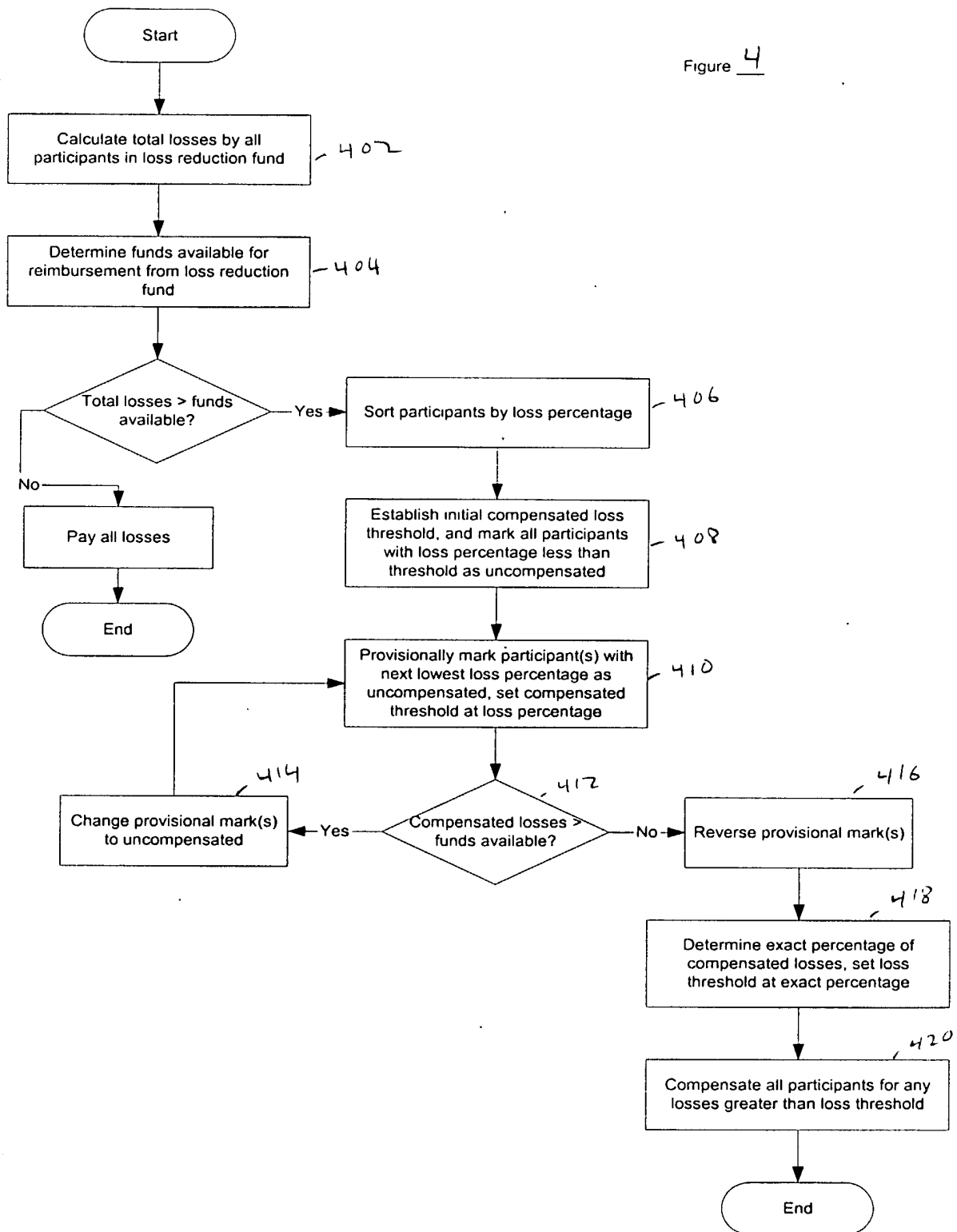


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FIG. 1

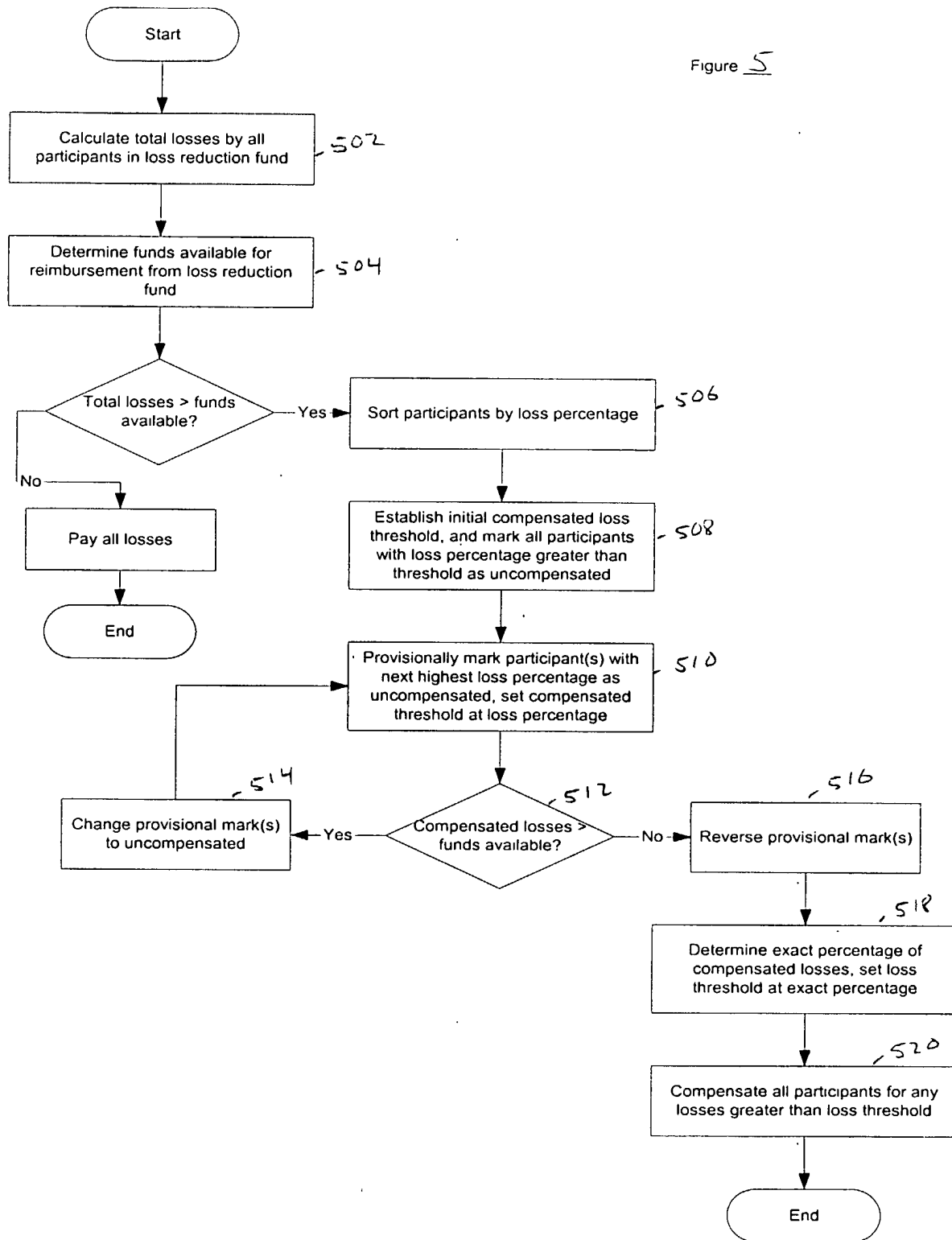
Calculate Loss Reimbursement for Participants

Figure 4



Calculate Loss Reimbursement for Participants

Figure 5



PATENT APPLICATION, BRIAN YOLLES — EXHIBIT B

FRONTEND LOSS COMPENSATION

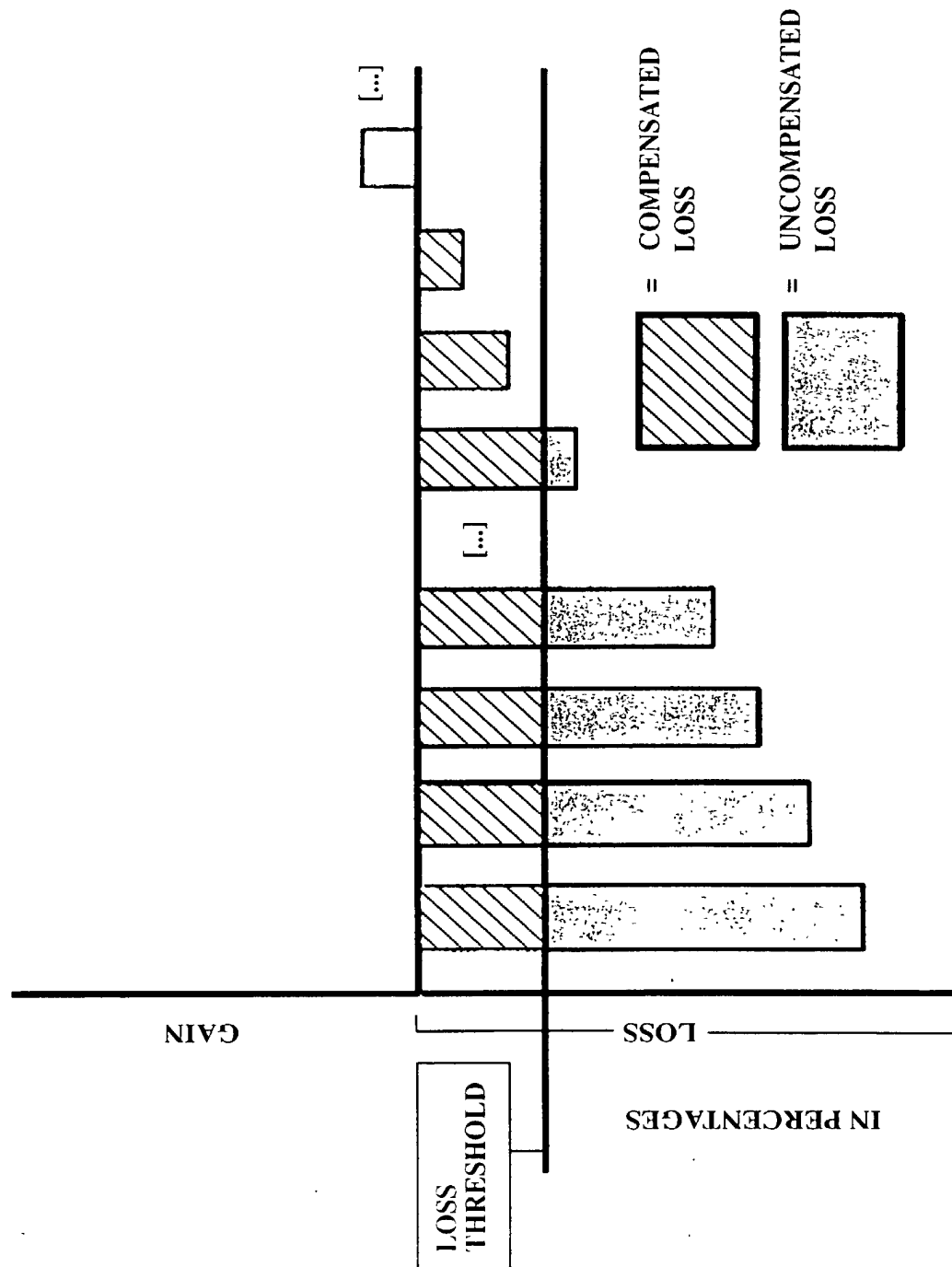
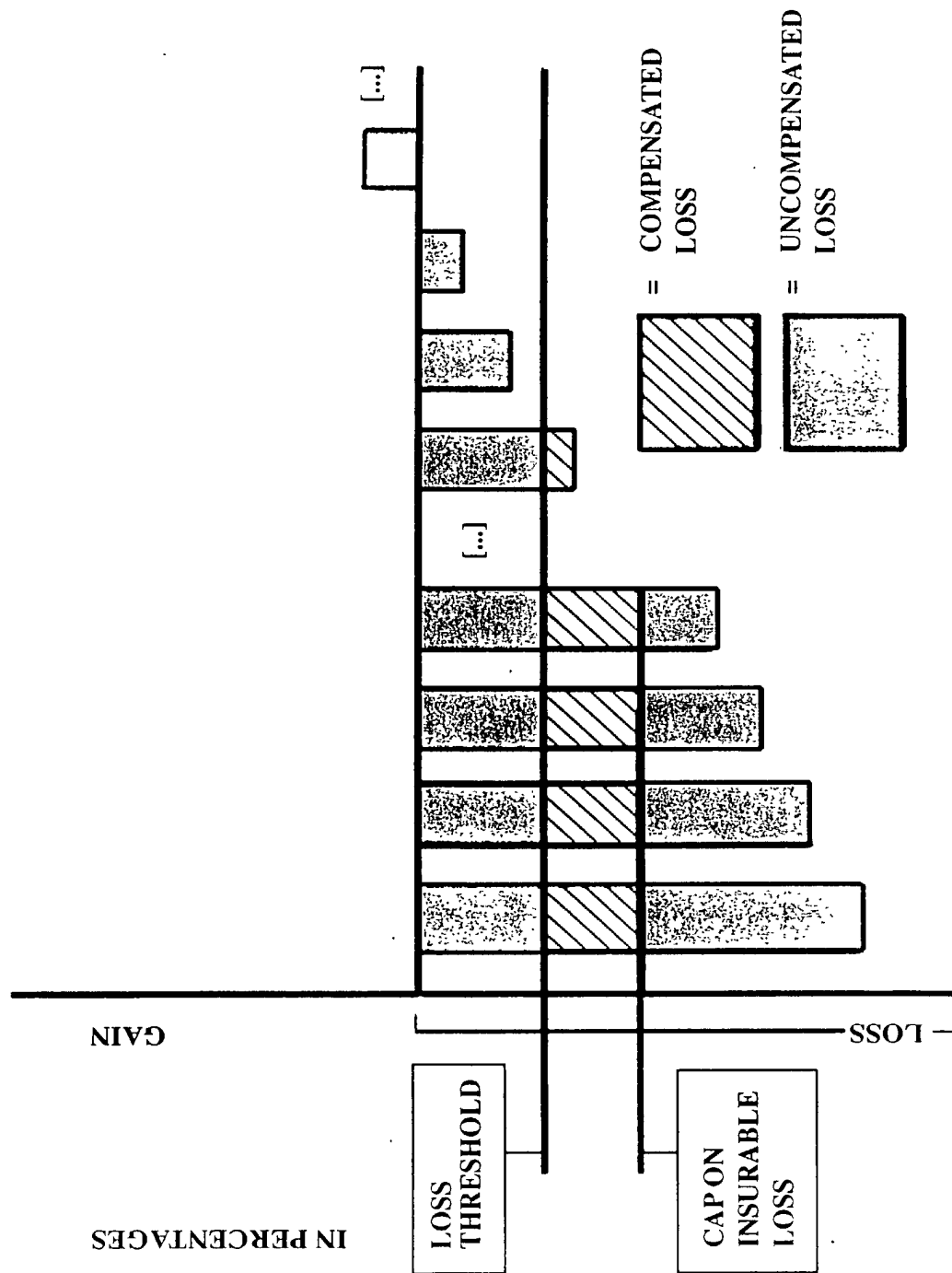


FIG. 6

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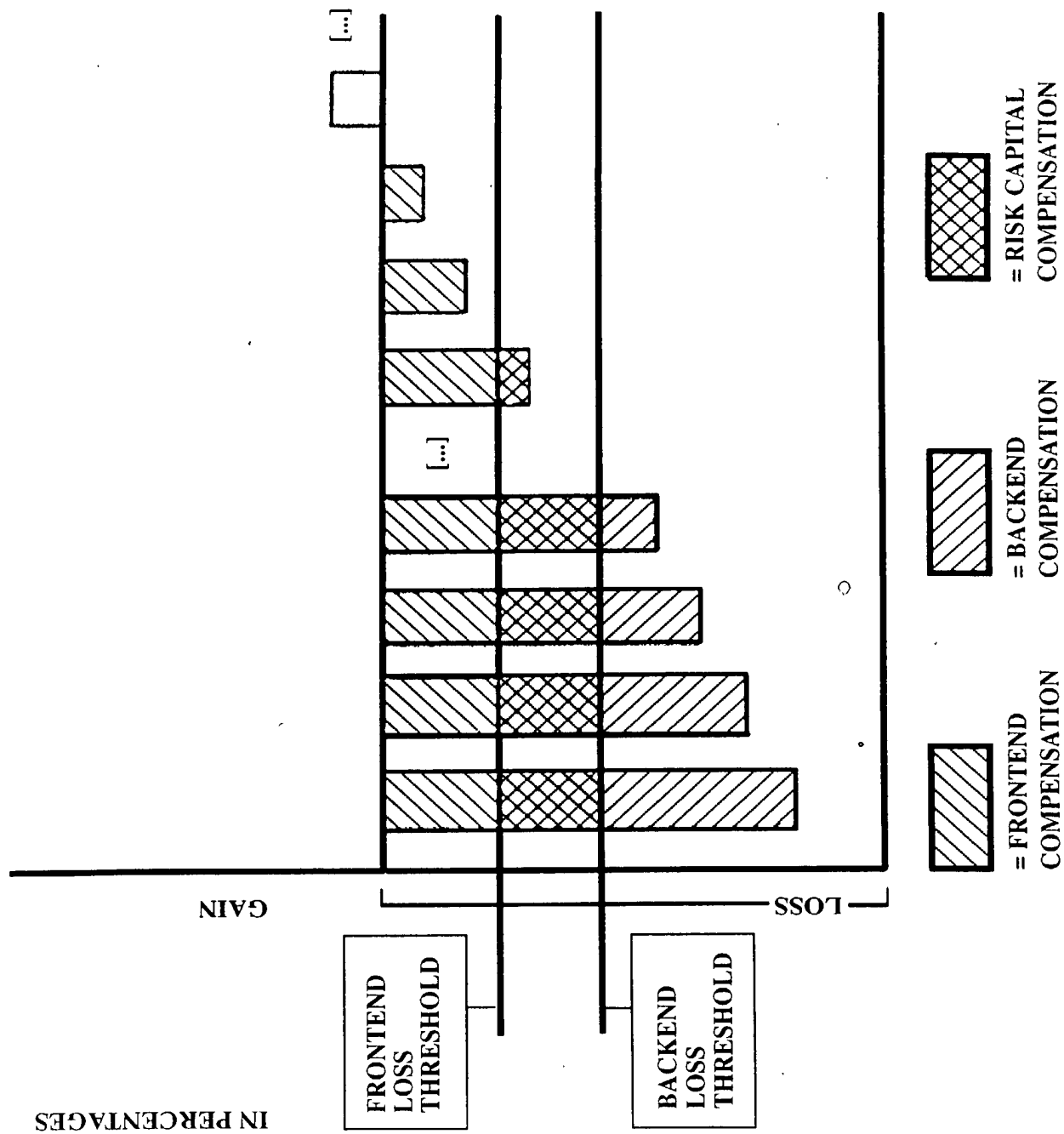
PATENT APPLICATION, BRIAN YOLLES — EXHIBIT C

BACKEND LOSS COMPENSATION WITH CAP ON INSURABLE LOSS



PATENT APPLICATION, BRIAN VOLLES — EXHIBIT D

BACKEND, FRONTEND, AND RISK CAPITAL COMPENSATION

[illegible]

PATENT APPLICATION, BRIAN YOLLES — EXHIBIT E

BACKEND, FRONTEND, AND RISK CAPITAL COMPENSATION WITH PROFIT REDISTRIBUTION

